

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Cynthia Ann Schmidt
Woodrow Paul Schmidt, Jr

Case No.: 1-17-01806HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	MidFirst Bank
Court Claim Number:	5
Last Four of Loan Number:	1443
Property Address if applicable:	691 Silver Maple Circle

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$6,491.65
b.	Prepetition arrearages paid by the trustee:	\$6,491.65
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$5,310.87
f.	Postpetition arrearage paid by the trustee:	\$5,310.87
g.	Total b, d, and f:	\$11,802.52

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: July 19, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Cynthia Ann Schmidt
Woodrow Paul Schmidt, Jr

Case No.: 1-17-01806HWV

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 19, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Dawn Marie Cutaia, Esquire
Fresh Start Law, PLLC
1701 West Market St
York PA 17404

Served by First Class Mail

Midfirst Bank
999 NW Grand Blvd Suite 100
Oklahoma City OK 73118

Cynthia Ann Schmidt
Woodrow Paul Schmidt, Jr
691 Silver Maple Circle
Seven Valleys PA 17360

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 19, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 17-01806 CYNTHIA ANN SCHMIDT

MIDFIRST BANK
BANKRUPTCY DEPARTMENT
999 NW GRAND BOULEVARD,
OKLAHOMA CITY, OK 731

Sequence: 24
Modify:
Filed Date:
Hold Code: O

Acct No: 1443/POST ARREARS/691 SIL

POST PETITION ARREARS 3RD AP 04/22 AMENDED MFR #115 6/23

Amt Sched:	\$0.00	Debt:	\$6,864.48	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$5,310.87	Accrued Int:	\$0.00
				Balance Due:	\$1,553.61

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	MIDFIRST BANK							
521-0	MIDFIRST BANK		06/13/2023	2025964	\$265.73	\$0.00	\$265.73	
521-0	M & T BANK		04/18/2023	9016175	\$255.30	\$0.00	\$255.30	04/19/2023
521-0	M & T BANK		03/15/2023	9015971	\$365.02	\$0.00	\$365.02	03/15/2023
521-0	M & T BANK		01/18/2023	9015561	\$486.68	\$0.00	\$486.68	01/18/2023
521-0	M & T BANK		11/16/2022	9015146	\$486.68	\$0.00	\$486.68	11/16/2022
521-0	M & T BANK		10/18/2022	9014929	\$1,000.04	\$0.00	\$1,000.04	10/18/2022
521-0	M & T BANK		08/17/2022	9014508	\$513.36	\$0.00	\$513.36	08/18/2022
521-0	M & T BANK		07/13/2022	9014291	\$513.36	\$0.00	\$513.36	07/13/2022
521-0	M & T BANK		06/14/2022	9014083	\$477.78	\$0.00	\$477.78	06/14/2022
521-0	M & T BANK		05/17/2022	9013870	\$477.78	\$0.00	\$477.78	05/17/2022
521-0	M & T BANK		04/12/2022	9013657	\$469.14	\$0.00	\$469.14	04/12/2022
				Sub-totals:	\$5,310.87	\$0.00	\$5,310.87	
				Grand Total:	\$5,310.87	\$0.00		

Disbursements for Claim

Case: 17-01806 CYNTHIA ANN SCHMIDT

MIDFIRST BANK
 BANKRUPTCY DEPARTMENT
 999 NW GRAND BOULEVARD,
 OKLAHOMA CITY, OK 73102

Sequence: 24
 Modify:
 Filed Date: 9/29/2017 12:00:00AM
 Hold Code: O

Acct No: 1443/PRE ARREARS/691 SILVER

MFR # 115 6/23

Amt Sched:	\$241,865.00	Debt:	\$8,390.68	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$6,491.65	Accrued Int:	\$0.00
				Balance Due:	\$1,899.03

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	MIDFIRST BANK							
520-0	MIDFIRST BANK		06/13/2023	2025964	\$324.81	\$0.00	\$324.81	
520-0	M & T BANK		04/18/2023	9016175	\$312.06	\$0.00	\$312.06	04/19/2023
520-0	M & T BANK		03/15/2023	9015971	\$164.09	\$0.00	\$164.09	03/15/2023
520-0	M & T BANK		02/16/2022	9013216	\$645.72	\$0.00	\$645.72	02/16/2022
520-0	M & T BANK		01/19/2022	9012993	\$645.71	\$0.00	\$645.71	01/19/2022
520-0	M & T BANK		12/15/2021	9012752	\$645.71	\$0.00	\$645.71	12/15/2021
520-0	M & T BANK		11/16/2021	9012502	\$645.71	\$0.00	\$645.71	11/16/2021
520-0	M & T BANK		10/14/2021	9012249	\$645.71	\$0.00	\$645.71	10/14/2021
520-0	M & T BANK		09/14/2021	9011998	\$664.81	\$0.00	\$664.81	09/14/2021
520-0	M & T BANK		08/18/2021	9011747	\$664.82	\$0.00	\$664.82	08/18/2021
520-0	M & T BANK		07/14/2021	9011479	\$664.80	\$0.00	\$664.80	07/14/2021
520-0	M & T BANK		06/16/2021	9011215	\$467.70	\$0.00	\$467.70	06/16/2021
Sub-totals:					\$6,491.65	\$0.00	\$6,491.65	
Grand Total:					\$6,491.65	\$0.00		